

Terms and Conditions of the Lucky Draw for “Win Jay Chou Concert Tickets with WeLab Bank”

1. The promotional period of this lucky draw Campaign (the “Campaign”) is from March 28, 2025 to April 3, 2025 (23:59), Hong Kong Time (inclusive of both dates) (the “Promotional Period”).
2. Participants must meet the following conditions to be eligible for the Campaign (the “Eligible Participants”):
 - i. (a) Existing customers or (b) Non-Existing Customers aged 18 or above situated in Hong Kong; and
 - ii. During the Promotional Period, complete registration using one of the following methods:

Registration Method 1:	Non-Existing Customers	Existing Customers
1. Like and follow WeLab Bank Limited ("the Bank") official Facebook page "WeLab Bank" or Instagram page "welab.bank"	✓	✓
2. Like the social media post related to this Campaign published on March 28, 2025 and tag a friend with a comment under the post	✓	✓
3. Share the post about this Campaign on your personal social media account	✓	✓
4. Complete and submit the registration form on the Bank's Lucky Draw Campaign Webpage (“Campaign Webpage”)	✓	✓

Or

Registration Method 2:	Non-Existing Customers	Existing Customers
1. Follow WeLab Bank’s official WeChat account “ 汇立银行 WeLab Bank ”	✓	✓
2. Send the keyword "Concert" to WeLab Bank’s official WeChat account to get the Campaign Webpage, and complete and submit the registration form on the Campaign Webpage	✓	✓

Note:

- i. “Existing Customers” refer to customers of the Bank who have held a core banking account (“Eligible Account”) with the Bank on or before March 27, 2025. The Eligible Account must remain active and not be classified as Dormant Account[^].
- ii. “Non-Existing Customers” refer to Eligible Participants who do not meet the criteria for Existing Customers.

[^]Dormant Account: If you have not conducted any inward or outward remittance activities in the past 24 months, your bank account may be classified as Dormant Account. You can check your latest account status and transaction history by logging into the WeLab Bank App. For any inquiries, please contact WeLab Bank’s customer service hotline at +852 3898 6988.

3. Each Eligible Participant and valid mobile number can only register for the lucky draw once in this Campaign. Registration once submitted cannot be modified or canceled. If the submitted information (including but not limited to the social media account name and mobile number) is duplicated, untrue, incorrect, incomplete, or invalid, the relevant participant will be disqualified.

4. Participants must ensure that the personal information provided during registration, including but not limited to their social media account name and mobile number, is accurate. If incorrect information prevents The Bank from verifying the identity or eligibility of the Winners (defined in Clause 7 below) or contacting them, the Bank reserves the right to disqualify the qualification of the Winners.

5. The number of lucky draw chances, as well as the total number of chances each Eligible Participant can obtain will be determined based on the tasks they have completed, as detailed in the table below:

Task	Non-Existing Customers	Existing Customers
Task 1: Complete and submit the registration form	1 Lucky Draw Chance	3 Lucky Draw Chances
Task 1: Complete and submit the registration form AND Task 2: Opt to receive promotional messages from all channels in WeLab Bank App during the Promotional Period	Not Applicable	5 Lucky Draw Chances



Note: Existing Customers who have not completed Task 1 will not be considered as having completed Task 2. Existing Customers who, prior to the Promotion Period, have agreed to receive promotional messages from all channels in the WeLab Bank, will be deemed to have completed Task 2 on the date they complete Task 1.

- The Bank will conduct a total of 7 rounds of lucky draws from March 31 to April 7, 2025, as detailed in the table below. If Eligible Participants complete any of the tasks described in Clause 5 above on or before the time specified in the table below, they will be eligible to participate in the corresponding lucky draw, and all the lucky draw chances obtained through completion of the corresponding task(s) will be fully used simultaneously in that round of the draw. Successfully participating in a lucky draw does not guarantee winning a Prize (defined in Clause 7 below). For each round of the lucky draw, the Bank will randomly select 1 winner ("Winner") using a computer system based on the number of lucky draw chances each Eligible Participant has obtained in that round. The Bank will announce the results of all 7 rounds of lucky draws, either separately or collectively, on the Bank’s official website, Facebook, Instagram, and official WeChat account within 10 working days after the end of the Promotional Period.

Lucky Draw Date	
Complete Task 1 and/or Task 2 by 23:59 on the following dates to participate in the corresponding lucky draw	Eligible Lucky Draw
March 28, 2025 (Friday)	Round 1: March 31, 2025 (Monday)*
March 29, 2025 (Saturday)	Round 2: March 31, 2025 (Monday)*
March 30, 2025 (Sunday)	Round 3: March 31, 2025 (Monday)*
March 31, 2025 (Monday)	Round 4: April 1, 2025 (Tuesday)
April 1, 2025 (Tuesday)	Round 5: April 2, 2025 (Wednesday)
April 2, 2025 (Wednesday)	Round 6: April 3, 2025 (Thursday)
April 3, 2025 (Thursday)	Round 7: April 7, 2025 (Monday)

*Three rounds of lucky draws will take place on March 31, 2025 separately.

Examples:

Example 1: A Non-Existing Customer who completes Task 1 on March 28, 2025 will receive 1 lucky draw chance in Round 1 lucky draw on March 31, 2025.

Example 2: An Existing Customer who completes Tasks 1 and 2 on March 29, 2025, will receive 5 lucky draw chances in Round 2 lucky draw on March 31, 2025.

Example 3: An Existing Customer who completes Task 1 on April 1, 2025, and Task 2 on April 2, 2025, will receive 3 lucky draw chances in Round 5 lucky draw on April 2, 2025, and 2 lucky draw chances in Round 6 lucky draw on April 3, 2025.

7. This Campaign will have a total of 7 Winners. Each Winner will receive 2 HKD 1,680 of "Jay Chou Carnival World Tour 2025 Hong Kong" concert tickets (the "Prize"). The concert session and seating arrangements will be randomly assigned by the Bank. Assigned seats may be separated (including the allocation of seats in odd number), and Winners are not allowed to select or change the session or seats.
8. Each Eligible Participant and valid mobile number can only win once in this Campaign.
9. The Bank will, within 5 working days from the announcement of the Winner, (for Winners who completed registration using Registration Method 1) send a message to the Winner via the Bank's Facebook or Instagram page based on the social media account name and/or phone number provided by the Winner during the lucky draw registration, or (for Winners who completed registration using Registration Method 2) notify the winner of the winning information through the Bank's official customer service hotline: +852 3898 6988, based on the phone number provided by the Winner during the lucky draw registration. Winners must claim the prize by following the method specified in the message and comply with the relevant terms and conditions (if any).
10. Participants are prohibited from posting or submitting any content that includes nudity, violence, obscene, vulgar, sexual, illegal, or offensive language or images. Any inappropriate comments will be deleted, and the Eligible Participant will be disqualified from the Campaign.
11. The Bank reserves the right to verify and/or review the eligibility of participants under any circumstances. If any participant is found to have violated these terms and conditions, tampered with the process of the Campaign, jeopardized the fairness of the Campaign, engaged in any illegal, fraudulent, abusive, or dishonest behavior, made false statements, or violated applicable laws or regulations, The Bank reserves the right to disqualify the participant without prior notice and seek compensation for any associated damages or losses.
12. Eligible Participants must meet the conditions outlined in Clause 2; otherwise, their eligibility will be canceled without prior notice. The Bank reserves the right to verify the identity of Winners after the announcement of the lucky draw results and to disqualify any ineligible participants from the prize.

13. Notifications sent through social media or other prize redemption documents will not be reissued if lost or damaged. All prizes in this Campaign are non-refundable, non-transferable, non-resalable, and cannot be exchanged for cash or other offers. Lost, expired, or invalid prizes will not be reissued.
14. Prize redemption arrangements are subject to all terms and conditions set by The Bank and/or third-party service provider appointed by the Bank.
15. The Bank is not the manufacturer or supplier of the Prizes for this Campaign and is not an agent of such manufacturers or suppliers. Usage of all Prize is subject to the terms and conditions set by the respective manufacturers or suppliers. The Bank shall not bear any responsibility related to the use or enjoyment of the Prize, nor shall it be held liable for the supply or quality of the Prize and the related concert tickets. For any disputes regarding the Prizes, please contact the relevant manufacturers or suppliers directly. The Bank shall not bear any direct or indirect responsibility for any loss or damage caused by the use or misuse of the Prizes. If the concert is canceled or postponed for any reason, or if Winners are denied entry to the concert venue due to failure to meet entry requirements, the Bank shall not bear any responsibility or provide any compensation to any individual..
16. If the Campaign is disrupted or affected by circumstances beyond the Bank's control, including but not limited to computer viruses, worms, Trojan horses, server intrusions, tampering, unauthorized intervention, fraud, technical failures, or other factors, the Bank reserves the right to disqualify the relevant Eligible Participants without prior notice.
17. Providing personal data for this Campaign is voluntary. By participating in this Campaign, participants explicitly agree to The Bank's Privacy Policy and "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance." Submission of the registration form for this Campaign signifies that participants understand and agree to: i) The Bank's Privacy Policy; ii) The Bank's "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance"; iii) The Bank's use of participants' personal data for communication and prize redemption purposes related to this Campaign; and iv) All terms and conditions of this Campaign.
18. The personal data of eligible Winners may be transferred to third-party service providers appointed by the Bank for prize redemption arrangements. Winners shall bear all additional costs incurred from accepting and using the concert tickets. **The appointed third-party service provider will charge an administration fee of**

HKD120 per ticket, plus ticket postage fees (HKD50 for Hong Kong and Macau / HKD200 for Mainland China).

19. For details on The Bank's collection and use of participants' personal data, please refer to the Bank's Privacy Policy and Personal Information Collection Statement (welab.bank/en/legal/privacy-policy).
20. In case of any discrepancies between promotional materials and these terms and conditions, these terms and conditions shall prevail.
21. The Bank reserves the right to suspend, modify, or terminate this promotion and/or amend these terms and conditions at any time without prior notice. The Bank accepts no liability for any such suspension, modification, or termination.
22. Except for Eligible Customers and the Bank, no person shall have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any provision of these terms and conditions.
23. If there is any discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

These terms and conditions are governed by the laws of the Hong Kong Special Administrative Region, and the Hong Kong courts shall have exclusive jurisdiction over any disputes arising from these terms and conditions.

Effective date: 28 March 2025